

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Nicolas G. Samenski
Alysea M. Samenski
Debtors

Case No. 20-01420-HWV
Chapter 13

District/off: 0314-1
Date Rcvd: May 16, 2025

User: AutoDocke
Form ID: 3180W

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Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol

Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 18, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Nicolas G. Samenski, Alysea M. Samenski, 5415 Amaryllis Garden Street, Apollo Beach, FL 33572-2797
5324531	+ NICOLAS G. SAMENSKI, ALYSEA M. SAMENSKI, 5415 Amaryllis Garden Street, Apollo Beach, FL 33572-2797
5324533	+ SECRETARY OF TREASURY, 15TH & PENN AVENUE NW, WASHINGTON, DC 20220-0001

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5324537	+ EDI: BANKAMER	May 16 2025 22:42:00	BANK OF AMERICA, P.O. BOX 45144, JACKSONVILLE, FL 32232-5144
5324539	+ EDI: TSYS2	May 16 2025 22:42:00	BARCLAYS BANK DELAWARE, 700 PRIDES CROSSING, NEWARK, DE 19713-6109
5324538	+ EDI: TSYS2	May 16 2025 22:42:00	BARCLAYS BANK DELAWARE, P.O. BOX 8801, WILMINGTON, DE 19899-8801
5329094	EDI: BANKAMER	May 16 2025 22:42:00	Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
5324540	+ EDI: CAPITALONE.COM	May 16 2025 22:42:00	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
5324542	+ EDI: CAPITALONE.COM	May 16 2025 22:42:00	CAPITAL ONE, N56 W 17000 RIDGEWOOD DR., MENOMONEE FALLS, WI 53051-5660
5324547	EDI: CAPITALONE.COM	May 16 2025 22:42:00	CAPITAL ONE BANK, 15000 CAPITAL ONE DRIVE, RICHMOND, VA 23238
5324541	+ EDI: CAPITALONE.COM	May 16 2025 22:42:00	CAPITAL ONE, P.O. BOX 30285, SALT LAKE CITY, UT 84130-0285
5324543	+ EDI: CAPITALONE.COM	May 16 2025 22:42:00	CAPITAL ONE, PO BOX 85619, RICHMOND, VA 23285-5619
5324548	+ EDI: CAPITALONE.COM	May 16 2025 22:42:00	CAPITAL ONE BANK, P.O. BOX 60, SAINT CLOUD, MN 56302-0060
5324545	EDI: CAPITALONE.COM	May 16 2025 22:42:00	CAPITAL ONE BANK, P.O. BOX 71107, CHARLOTTE, NC 28272-1107
5324544	EDI: CAPITALONE.COM	May 16 2025 22:42:00	CAPITAL ONE BANK, P.O. BOX 70885, CHARLOTTE, NC 28272-0885
5324546	+ EDI: CAPITALONE.COM	May 16 2025 22:42:00	CAPITAL ONE BANK, PO BOX 30281, SALT LAKE CITY, UT 84130-0281
5324549	+ EDI: CAPITALONE.COM	May 16 2025 22:42:00	CAPITAL ONE BANK (USA), N.A.*, 1680 CAPITAL ONE DRIVE, MC LEAN, VA 22102-3407
5324550	+ EDI: JPMORGANCHASE	May 16 2025 22:42:00	CHASE BANK N.A., CARDMEMBER

5324551	+ EDI: JPMORGANCHASE	May 16 2025 22:42:00	SERVICE, P.O.BOX 15153, WILMINGTON, DE 19886-5153
5324552	+ EDI: JPMORGANCHASE	May 16 2025 22:42:00	CHASE BANK USA, 800 BROOKSEdge BLVD, WESTERVILLE, OH 43081-2822
5324553	+ EDI: JPMORGANCHASE	May 16 2025 22:42:00	CHASE BANK USA, N.A., 3700 WISEMAN BLVD., SAN ANTONIO, TX 78251-4322
5324554	+ EDI: WFNNB.COM	May 16 2025 22:42:00	CHASE CARD SERVICES, P.O. BOX 15298, WILMINGTON, DE 19850-5298
5324555	+ EDI: WFNNB.COM	May 16 2025 22:42:00	COMENITY BANK/TORRID, P.O. BOX 182125, COLUMBUS, OH 43218-2125
5324556	+ EDI: WFNNB.COM	May 16 2025 22:42:00	COMENITY BANK/VICTORIA SECRET, P.O. BOX 182125, COLUMBUS, OH 43218-2125
5333810	EDI: CAPITALONE.COM	May 16 2025 22:42:00	COMENITY BKL/ULTA, P.O. BOX 182125, COLUMBUS, OH 43218-2125
5324532	+ Email/Text: hrohrbaugh@cgalaw.com	May 16 2025 18:43:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5324535	EDI: IRS.COM	May 16 2025 22:42:00	E. HALEY ROHRBAUGH, CGA LAW FIRM, 135 NORTH GEORGE STREET, YORK, PA 17401-1132
5328817	+ Email/Text: RASEBN@raslg.com	May 16 2025 18:43:00	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATION, P.O. BOX 7346, PHILADELPHIA, PA 19101-7346
5328808	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	May 16 2025 18:43:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
5324557	+ Email/Text: bankruptcydpt@mcmcg.com	May 16 2025 18:43:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
5339301	+ Email/Text: bankruptcydpt@mcmcg.com	May 16 2025 18:43:00	MIDLAND FUNDING, 350 CAMINO DE LA REINE, STE 100, SAN DIEGO, CA 92108-3007
5324558	+ EDI: G2RSPSECU	May 16 2025 22:42:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
5324534	+ EDI: PENNDEPTREV	May 16 2025 22:42:00	P S E C U, P.O. BOX 67013, HARRISBURG, PA 17106-7013
5324559	+ EDI: G2RSPSECU	May 16 2025 22:42:00	PA DEPARTMENT OF REVENUE, PO BOX 281061, HARRISBURG, PA 17128-1061
5324560	+ Email/PDF: ebnotices@pnmac.com	May 16 2025 18:45:01	PENNYMAC, P.O. BOX 514387, LOS ANGELES, CA 90051-4387
5337782	EDI: PRA.COM	May 16 2025 22:42:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5341171	+ Email/PDF: ebnotices@pnmac.com	May 16 2025 18:55:24	PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
5340324	EDI: Q3G.COM	May 16 2025 22:42:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, P.O. Box 788, Kirkland, WA 98083-0788
5340327	EDI: Q3G.COM	May 16 2025 22:42:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, P.O. Box 788, Kirkland, WA 98083-0788
5324561	+ EDI: SYNC	May 16 2025 22:42:00	SYNCHRONY BANK, P.O. BOX 965060, ORLANDO, FL 32896-5060

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5324562	+ EDI: SYNC	May 16 2025 22:42:00	SYNCHRONY/ASHLEY FURNITURE, P.O. BOX 965060, ORLANDO, FL 32896-5060
5324563	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	May 16 2025 18:43:00	USDOE/GLELSI, ATTN: BANKRUPTCY, PO BOX 7860, MADISON, WI 53707-7860
5324536	+ Email/Text: kcm@yatb.com	May 16 2025 18:43:00	YORK ADAMS TAX BUREAU, PO BOX 15627, YORK, PA 17405-0156

TOTAL: 40

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5329417	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 18, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 16, 2025 at the address(es) listed below:

Name	Email Address
Elizabeth Haley Rohrbaugh	on behalf of Debtor 1 Nicolas G. Samenski hrohrbaugh@cgalaw.com kbrayboy@cgalaw.com,rminello@cgalaw.com,ephillips@cgalaw.com,rshearer@cgalaw.com,jhall@cgalaw.com
Elizabeth Haley Rohrbaugh	on behalf of Debtor 2 Alysea M. Samenski hrohrbaugh@cgalaw.com kbrayboy@cgalaw.com,rminello@cgalaw.com,ephillips@cgalaw.com,rshearer@cgalaw.com,jhall@cgalaw.com
Jack N Zaharopoulos	ecf_pahu_alt@trustee13.com
James Warmbrodt	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmllawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	Nicolas G. Samenski	Social Security number or ITIN xxx-xx-2420
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Alysea M. Samenski	Social Security number or ITIN xxx-xx-2357
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court Middle District of Pennsylvania		
Case number: 1:20-bk-01420-HWV		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Nicolas G. Samenski

Alysea M. Samenski
aka Alysea Hallmen**By the
court:**5/16/25Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

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Chapter 13 Discharge

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.